

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**  
 Valuation of Security       Assumption of Executory Contract or Unexpired Lease       Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Carlos J. Assuncao  
Clara C Assuncao

Case No.: 17-26813  
Judge: RG

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

Original       Modified/Notice Required      Date: September 27, 2019  
 Motions Included       Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES ■ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: CJA Initial Co-Debtor CCA

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 912.00 Monthly\* to the Chapter 13 Trustee, starting on September 1, 2017 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- Future Earnings
  - Other sources of funding (describe source, amount and date when funds are available): \_\_\_\_\_
- c. Use of real property to satisfy plan obligations:
- Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
  - Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
  - Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e.  Other information that may be important relating to the payment and length of plan: \_\_\_\_\_

### Part 2: Adequate Protection

NONE

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Internal Revenue Services	Taxes and certain other debts	13,432.16
State of New Jersey	Taxes and certain other debts	7,716.07

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### **Part 4: Secured Claims**

##### **a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### **b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### **c. Secured claims excluded from 11 U.S.C. 506: ■ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### **d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
VOLKSWAGEN CREDIT, INC	2015 Audi A4 20,000 miles Surrender	0.00	0.00

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor
NATIONSTAR MORTGAGE LLC
WELLS FARGO DEALER SERVICES

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims  NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions**  **NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- |    |                          |
|----|--------------------------|
| 5) | Priority Claims          |
| 6) | General Unsecured Claims |

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: April 1, 2019.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The Plan is being modified because the debtors have completed a loan modification with Nationstar Mortgage/Mr. Cooper for their property at 1850 Portsmouth Way Union, NJ 07083.	The Plan is being modified because the debtors have completed a loan modification with Nationstar Mortgage/Mr. Cooper for their property at 1850 Portsmouth Way Union, NJ 07083 and treat them as unaffected by the Chapter 13 Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$912.00 per month for 14 months, then \$1,268.00 per month for 46 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 27, 2019

/s/ Carlos J. Assuncao

Carlos J. Assuncao

Debtor

Date: September 27, 2019

/s/ Clara C Assuncao

Clara C Assuncao

Joint Debtor

Date September 27, 2019

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carlos J. Assuncao  
 Clara C Assuncao  
 Debtors

Case No. 17-26813-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Oct 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2019.

db/jdb	+Carlos J. Assuncao, Clara C Assuncao, 1850 Portsmouth Way, Union, NJ 07083-3704
517018451	+ACS/NELNET NHLP-III/TR, ACS/EDUCATION SERVICES, PO BOX 7051, UTICA, NY 13504-7051
517018454	+AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540
517018447	+Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195
517018453	+Ambulatory Anesthesia Physicians, PO Box 464, Rutherford, NJ 07070-0471
517136843	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517018460	+CBUSSEARS, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040, SAINT LOUIS, MO 63179-0040
517018461	+CHASE CARD SERVICES, ATTN: CORRESPONDENCE, PO BOX 15278, WILMINGTON, DE 19850-5278
517018463	+CITIBANK/THE HOME DEPOT, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, S LOUIS, MO 63179-0040
517018464	+CITICARDS CBNA, CITICORP CREDIT SVC/CENTRALIZED BANKRUPT, PO BOX 790040, SAINT LOUIS, MO 63179-0040
517148122	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517018473	++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 (address filed with court: DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708)
517018476	+GI Pathology, PO Box 1000 Dept 461, Memphis, TN 38148-0001
517018479	+MACYS/DSNB, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
517018480	+NATIONSTAR MORTGAGE LLC, ATTN: BANKRUPTCY, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019-4620
517042575	+NJCLASS, PO Box 548, Trenton NJ 08625-0548
517048309	+Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth, 4 Quakerbridge Plaza PO Box 548, Trenton NJ 08625, 8 08625-0548
517018482	+Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
517018483	+SANTANDER BANK NA, 865 BROOK ST, ROCKY HILL, CT 06067-3444
517018485	+SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
517126993	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
517018492	+STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543
517069618	+Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
517018487	+Shapiro & DeNardo, LLP, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
517018504	+TNB-VISA (TV) / TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
517018505	+VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
517070012	+VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517105339	+WELLS FARGO BANK, NATIONAL ASSOCIATION, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
517018510	+WELLS FARGO DEALER SERVICES, ATTN: BANKRUPTCY, PO BOX 19657, IRVINE, CA 92623-9657
517070448	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 01 2019 22:30:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 01 2019 22:30:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517018458	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 01 2019 22:28:54 CAPITAL ONE, GENERAL CORRESPONDENCE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
517018457	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 01 2019 22:28:55 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517018465	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 01 2019 22:30:14 COMENITY BANK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
517018466	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 01 2019 22:30:14 COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
517018468	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 01 2019 22:30:15 COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
517018469	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 01 2019 22:30:15 COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
517018470	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 01 2019 22:30:15 COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
517018471	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 01 2019 22:30:15 COMENITY BANK / NWYRK&CO, 220 W SCHROCK RD, WESTERVILLE, OH 43081-2873
517018472	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 01 2019 22:30:15 COMENITY BANK / PIER 1, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
517018473	E-mail/PDF: DellBKNotifications@resurgent.com Oct 01 2019 22:29:43 DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708
517018474	+E-mail/Text: electronicbkydocs@nelnet.net Oct 01 2019 22:30:20 DEPT OF ED/582/NELNET, ATTN: CLAIMS/BANKRUPTCY, PO BOX 82505, LINCOLN, NE 68501-2505
517018475	+E-mail/Text: mrdiscen@discover.com Oct 01 2019 22:30:03 DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 63

Date Rcvd: Oct 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517028563 E-mail/Text: mrdiscen@discover.com Oct 01 2019 22:30:03 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
517018477 E-mail/Text: cio.bncmail@irs.gov Oct 01 2019 22:30:07 Internal Revenue Services,  
Special Processing Branch, PO Box 724, Springfield, NJ 07081  
517018478 +E-mail/Text: bncnotices@becket-lee.com Oct 01 2019 22:30:05 KOHLS/CAPITAL ONE,  
KOHLS CREDIT, PO BOX 3043, MILWAUKEE, WI 53201-3043  
517231716 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 01 2019 22:29:21  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517018481 +E-mail/PDF: pa\_dc\_claims@navient.com Oct 01 2019 22:29:16 NAVIENT, ATTN: CLAIMS DEPT,  
PO BOX 9500, WILKES-BARR, PA 18773-9500  
517181604 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 01 2019 22:29:17  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541  
517264137 E-mail/Text: bnc-quantum@quantum3group.com Oct 01 2019 22:30:18  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517018486 +E-mail/Text: bankruptcy@senexco.com Oct 01 2019 22:29:59 SENEX SERVICES CORP,  
3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268-4932  
517018488 +E-mail/Text: bankruptcy@sw-credit.com Oct 01 2019 22:30:19 SOUTHWEST CREDIT SYSTEMS,  
4120 INTERNATIONAL PARKWAY STE 1100, CARROLLTON, TX 75007-1958  
517018489 +E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Oct 01 2019 22:30:09  
STATE FARM FINANCIAL S, 1 STATE FARM PLAZA, BLOOMINGTON, IL 61710-0001  
517018495 +E-mail/PDF: gecscedi@recoverycorp.com Oct 01 2019 22:28:47 SYNCB/LORD & TAYLOR,  
PO BOX 965064, ORLANDO, FL 32896-5064  
517018496 +E-mail/PDF: gecscedi@recoverycorp.com Oct 01 2019 22:28:48 SYNCHRONY BANK/ JC PENNEYS,  
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018498 +E-mail/PDF: gecscedi@recoverycorp.com Oct 01 2019 22:29:11 SYNCHRONY BANK/ OLD NAVY,  
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018500 +E-mail/PDF: gecscedi@recoverycorp.com Oct 01 2019 22:28:48 SYNCHRONY BANK/GAP,  
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018502 +E-mail/PDF: gecscedi@recoverycorp.com Oct 01 2019 22:28:49 SYNCHRONY BANK/LINEN N' THINGS,  
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018503 +E-mail/PDF: gecscedi@recoverycorp.com Oct 01 2019 22:28:48 SYNCHRONY BANK/LOWES,  
ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060  
517048310 +E-mail/Text: electronicbkydocs@nelnet.net Oct 01 2019 22:30:20  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508,  
ElectronicBkyDocs@Nelnet.net 68508-1911  
517018508 +E-mail/Text: vci.bkcy@vwcredit.com Oct 01 2019 22:30:21 VOLKSWAGEN CREDIT, INC,  
1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460  
517018507 +E-mail/Text: vci.bkcy@vwcredit.com Oct 01 2019 22:30:21 VOLKSWAGEN CREDIT, INC, PO BOX 3,  
HILLSBORO, OR 97123-0003  
517122290 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Oct 01 2019 22:28:56 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517018456 CAP1/BSTBY  
517018452\* +ACS/NELNET NHLP-III/TR, ACS/EDUCATION SERVICES, PO BOX 7051, UTICA, NY 13504-7051  
517018455\* +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
517018448\* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195  
517018449\* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195  
517018450\* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195  
517018459\* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517018462\* +CHASE CARD SERVICES, ATTN: CORRESPONDENCE, PO BOX 15278, WILMINGTON, DE 19850-5278  
517018467\* +COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
517018484\* +SANTANDER BANK NA, 865 BROOK ST, ROCKY HILL, CT 06067-3444  
517018490\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,  
Trenton, NJ 08695)  
517018491\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,  
Trenton, NJ 08695)  
517018493\* +STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543  
517018494\* +STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543  
517018497\* +SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018499\* +SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018501\* +SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001  
517018506\* +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
517018509\* +VOLKSWAGEN CREDIT, INC, 1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460  
517139373\* +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
TOTALS: 1, \* 19, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 63

Date Rcvd: Oct 01, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Chandra Marie Arkema on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B Bankruptcy\_Notifications@logs.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B cwohlrab@LOGS.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jenelle C Arnold on behalf of Creditor NATIONSTAR MORTGAGE LLC bkecfinbox@aldridgeppte.com, jarnold@ecf.courtdrive.com  
Kevin M. Butterly on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B bkyefile@rasflaw.com  
Marie-Ann Greenberg magecf@magttrustee.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmllawgroup.com  
Russell L. Low on behalf of Joint Debtor Clara C Assuncao rbear611@aol.com, ecf@lowbankruptcy.com/r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Carlos J. Assuncao rbear611@aol.com, ecf@lowbankruptcy.com/r57808@notify.bestcase.com  
Sindi Mncina on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B smncina@rascrane.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 11